

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Marianne Mehalshick  
 Debtor

Case No. 18-13758-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db +Marianne Mehalshick, 234 James Avenue, Northampton, PA 18067-9752  
 tr +WILLIAM MILLER, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14123079 +Green River Capital, as servicer for, Housing Opportunity Partners REO, LLC,  
 c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14118594 Housing Opportunity Partners REO, LLC, 323 5th Street, Eureka, CA 95501-0305  
 14118595 Matthew K. Fissel, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14118596 Northampton Area School District, c/o Portnoff Law, PO Box 3020,  
 Norristown, PA 19404-3020  
 14118597 SN Servicing Corp., as agent, 323 5th Street, Eureka, CA 95501-0305  
 14118599 Wachovia Bank Bankruptcy Dept., PO Box 7359, Roanoke, VA 24019-0359  
 14118600 Wells Fargo Bank, c/o KML Group, 701 Market Street, suite 5000,  
 Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sbresset@bressetsantora.com Jul 25 2018 02:16:26 STEPHEN G. BRESSET,  
 Bresset & Santora, LLC, 606 Church Street, Honesdale, PA 18431  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2018 02:16:44  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 25 2018 02:16:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 25 2018 02:16:51 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14166675 +EDI: MID8.COM Jul 25 2018 06:13:00 MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14118601 EDI: WFFC.COM Jul 25 2018 06:13:00 Wells Fargo Bank Bankruptcy Dept., 1 Home Campus,  
 Des Moines, IA 50328-0001  
 14118602 EDI: WFFC.COM Jul 25 2018 06:13:00 Wells Fargo Home Mortgage, PO Box 10335,  
 Des Moines, IA 50306-0335

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 14118598\* SN Servicing Corp., as agent, 323 5th Street, Eureka, CA 95501-0305

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Housing Opportunity Partners REO, LLC  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor Green River Capital, as servicer  
 bkgroup@kmlawgroup.com  
 STEPHEN G. BRESSET on behalf of Debtor Marianne Mehalshick sbresset@bressetsantora.com,  
 rehml@entermail.net; nicole@bressetsantora.com, sadie@bressetsantora.com, ronsantoraesq@aol.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com

TOTAL: 6

<b>Information to identify the case:</b>			
Debtor 1	<b>Marianne Mehalshick</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-13758-ref</b>		
	Social Security number or ITIN	<b>xxx-xx-4879</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 6/6/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Marianne Mehalshick	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	234 James Avenue Northampton, PA 18067	
<b>4. Debtor's attorney</b> Name and address	STEPHEN G. BRESSET Bresset & Santora, LLC 606 Church Street Honesdale, PA 18431	Contact phone (570) 253-5953 Email: sbresset@bressetsantora.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 7/24/18

**For more information, see page 2**

**Bar Association of Lehigh County,  
Meeting Rooms – Lower Level, 1114 West  
Walnut Street, Allentown, PA 18102**

**Filing deadline: 12/3/18**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$566.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**10/4/18 at 09:00 AM** , Location: **Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.